

Smart Money Classes Presented by Icon Credit Union

Mark your calendar for one or all of these **free**, informational classes about making your money work for you! All classes are from 12-1 pm, live at the ITD HQ Auditorium

9/27 **How to Make Your Credit Score Work for You**

Learn how your credit score can affect your financial life, and what to do to improve your score.

10/18 **Investing in Your Kid's Future**

Parents have a huge financial burden these days when it comes time for their children to go onto higher education. Unless you are proactive in saving and investing, you may find yourself unprepared for the high cost of college tuition. Start early in planning for your child's future by attending.

11/1 **Medicare ABC's: Understanding Medicare and Basic Preretirement Healthcare**

Medicare is our country's basic health insurance program for people age 65 or older and many people with disabilities. This seminar is for anyone who qualifies or soon will qualify for Medicare typically anyone 65 years of age or having a disability that qualifies them for Medicare as well as caregivers of Medicare recipients.

Medicare has four parts

- Who is eligible for hospital insurance (Part A)?
- Who can get medical insurance (Part B)?
- Who can get Medicare Advantage plans (Part C)?
- How to get Help with Medicare expenses for people with low income
- How to get "Extra help" with Medicare prescription costs (Part D)?

12/7 **Retirement in 10 Days**

In our early retirement fantasies, we're traveling the world, healthy and in the prime of our lives, visiting those hard-to-pronounce countries we've always talked about and sampling the finest local fare. Surveys show that more than half of workers between the ages of 30 and 50 plan to retire before they're 60. But there's only one problem with this wishful thinking: Retiring early is easy, but making your money last is hard.

Get the top things that if you could do in the next 10 days would ensure your happy retirement!

1/4 **Blue Chips and Dips: Understanding the Stock Market**

Ever wondered why there are so many channels and time devoted to the stock market? We have all heard about people who lost it all or made it big.

- What is the stock market?
- How did it get started?
- How do you read and interpret the charts?
- How can you use it to benefit you?

2/2 **Simplifying When to Take Social Security**

Retirement planning has become a hot topic over the last few years, as a greater number of baby boomers prepare to exit the workforce. A crucial part of planning for a successful retirement is determining how your Social Security Retirement Benefits fit into your strategy. Get the facts and information that will help you in your decision making process.

- What is the impact to my benefit if I collect prior to full retirement age?
- What can my spouse collect?
- How am I taxed on my Social Security benefits?
- How you become eligible for Social Security?
- What's the maximum monthly Social Security benefit?
- How can I boost the amount of my Social Security check?



If you have any questions, or need additional information, contact Mandy Wood at: mwood@iconcreditunion.org or call 208.892.3146